

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION

IN RE: Lewis Joseph Starks  
Shirley Ann Cofield-Starks  
Debtors

CHAPTER 13  
CASE NO. 15-60209

**ORDER ON MOTION TO INCUR POST-PETITION INDEBTEDNESS**

A Hearing was held on the 19th day of October 2015, as the Debtors' Attorney moved the Court for the entry of an order authorizing the Debtors to Incur the Debt in order to accept the terms of refinancing for real property known as **8811 Pocket Lane, Esmont, VA 22937**.

**The total amount to be re-financed approximately \$206,547.76 with and interest rate of approximately 4.000%. The monthly principal and interest payment will be \$638.24, with a total monthly payment of \$764.53.**

Upon the consideration of the Court; it is hereby,

**O R D E R E D**

that the Debtor(s) are hereby authorized to accept terms of refinancing for the real property known as **8811 Pocket Lane, Esmont, VA 22937** on the terms and in the amount as set forth above.

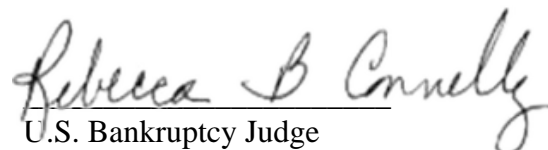
If any confirmed plan provides for pre-petition and/or post-petition mortgage arrears to be paid by the Trustee, and if such arrears are instead paid at closing or cure under the accepted Loan Modification Agreement, the entire remaining balance on the debtor's confirmed Plan must still be paid to the Trustee in order for the debtor to receive a discharge pursuant to any existing confirmation order.

The Trustee shall make no payments to **Caliber Home Loans**. (Claim no.5-1) for any arrearage portion of any secured claim after the date on which this Order is entered. This provision supersedes any language to the contrary in the confirmed plan and/or the Confirmation Order. Any amounts paid on to **Caliber Home Loans** by the Trustee through the date of this Order on the arrearage portion of the creditor's secured claim are hereby approved. If the Debtor defaults under the terms of the loan modification being approved herein or wants the Trustee for any other reason to resume making arrearage payments to this creditor, the Trustee will not be able to resume making payments to the creditor on the arrearage portion of its secured claim until either (i) a modified plan reinstating such payments has been confirmed by the Court, or (ii) the Trustee has been instructed to resume such payments by other order of this Court.

Any funds for the Trustee should be sent to: Herbert L. Beskin, Trustee, P.O. Box 1961, Memphis TN 38101-1961; the check should contain the debtor's full name and case number. Any documents should be sent to the Trustee by e-mail ([beskinorders@cvillech13.net](mailto:beskinorders@cvillech13.net)) or by fax (434 817-9916).

Copies of this Order are hereby directed to Larry L. Miller, Counsel for Debtor(s), 1160 Pepsi Place Suite 341, Charlottesville, VA 22911, Herbert L. Beskin, Chapter 13 Trustee, P.O. Box 2103, Charlottesville VA 22902, and Caliber Home Loans 13801 Wireless Way Oklahoma City, OK 73134 and the Debtors, Lewis and Shirley Starks 8811 Pocket Lane Esmont, VA 22937.

ENTERED: December 8, 2015

  
U.S. Bankruptcy Judge

I ask for this:

/s/Larry L. Miller

Larry L. Miller, Esq.

Counsel for the Debtor(s)

Seen and Agreed:

/s/ Herbert Beskin

Herbert L. Beskin

Chapter 13 Trustee